वित्त मंत्रालय में राज्य मंत्री (श्री दलबीर सिंह) : (क) से (ग) सरकार ने क्षेत्रीय ग्रामीण बैंकों की पुनर्संरचना के लिए विचार-विमर्श शुरू कर दिया है । बहुत से माडल भी तैयार किये गये हैं और सभी कोणों से प्रत्येक की प्रभावकारिता की जांच की जा रही है । उसमें क्षेत्रीय ग्रामीण बैंकों की अर्थक्षमता में सुधार लाने और ग्रामीण क्षेत्र को ऋण का प्रवाह बढ़ान के लिए वर्तमान सभी 196 क्षेत्रीय ग्रामीण बैंकों को मिलाकर भारतीय राष्ट्रीय ग्रामीण बैंक की स्थापना का प्रस्ताव भी शामिल है । तथापि, इस सम्बन्ध में अभी तक कोई निर्णय नहीं लिया गया है ।

Loan Advanced to SSI Units by SIDIBI

3738. DR. SHRIKANT RAMCHANDRA JICHKER: Will the Minister of FINANCE be pleased to state:

(a) what is the total amount of loan disbursed to the SSI units by the Small Industries Development Bank of India during the year ended 31st March, 1992;

(b) what is the total number of units which have benefited from these loans; and

(c) what is the target of loans for the current year?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI DALBIR SINGH): (a) and (b) The Small Industries Development Bank of India (SIDBI) has reported that during the year ended March 31, 1992, it disbursed Rs. 2,588.1 crore under its various schemes to 97,473 beneficiary SSI units.

(c) SIDBI has reported that the target of disbursements during 1992-93 has been fixed at Rs. 2820 crores.

Trends in postal savings

3739. SHRI SURESH PACHOURI:
SHRI VENOD SHARMA:

Will the Minister of FINANCE be pleased to state:

(a) what are the trends in postal savings (Small Savings) during last five years;

(b) the details of incentives provided by Government to small savers in the country;

(c) the details of new schemes introduced in last three years; and

(d) what are the proposals under consideration to make the schemes more attractive?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI DALBIR SINGH): (a) The gross and net collections in small savings including Public Provident Fund through post offices during the last five years are indicated below:

(In crores of Rupees)

Year	Gross	Net
1987-88	9518.25	3646.54
1988-89	12569.02	5496.45
1989-90	16274.08	8005.16
1990-91	17756.27	8396.89
1991-92 (Provisional)	16863.89	5285.89

(b) Incentives provided by the Government to small savers in the country include the following:

(i) A depositor can make monthly deposits in a Post Office Recurring Deposit Account in multiples of five rupees, subject to a minimum of ten rupees. The maturity value of Rs. 10 denomination account after five years is Rs. 856.40. The account can be continued after maturity. On the death of depositor during the currency of an account, full maturity value is payable to the legal heir or nominee under certain conditions. Withdrawal and nomination facilities are available.

(ii) Interest on deposit in Post Office Monthly Income Account is 14 per cent per annum, payable monthly. Premature withdrawal of the deposit after three years is allowed without loss of interest. Bonus equal to 10 per cent of the deposit is payable on maturity of six years. In case of death of a depositor before maturity, account may be closed and deposit refunded alongwith interest upto the month preceding the month in which refund is made.

(iii) Investment in Indira Vikas Patra and Kisan Vikas Patra doubles in five years. These certificates are available in lower denomination also. No application form is necessary for purchase of Indira Vikas Patra. Premature encashment after two and half years is allowed in the case of Kisan Vikas Patra.

(c) National Savings Certificates VIII Issue were put on sale through post office from 8th May, 1989. Individuals and specified institutions can purchase the certificates. Rs. 1000/- invested gives maturity value of Rs. 2015 after six years. Investments by individuals qualifies for tax rebate under section 88 of Income Tax Act.

Deposit Scheme for Retiring Government Employees, 1989 and Deposit Scheme for Retiring Employees of Public Sector Companies were introduced from 1.7.89 and 1.1.91 respectively. These schemes are operated through banks. Retirement benefits invested in an account opened under the scheme yield an interest at the rate of 9 per cent p.a. payable half-yearly. The interest income is exempt from Income Tax.

(d) Review of small savings schemes is a continuous process, and steps are taken from time to time for introduction of new schemes and modification of existing schemes.

फिजूलखर्ची रोकने के उपाय

3740. **श्री ईश दत्त यादव** : क्या वित्त मंत्री यह बताने की कृपा करेंगे कि :

(क) गत वर्ष के दौरान फिजूलखर्ची रोकने के लिए सरकार द्वारा किये गए उपायों का ब्यौरा क्या है ; और

(ख) इस संबंध में कहां तक सफलता प्राप्त हुई है ?

वित्त मंत्रालय में राज्य मंत्री (श्री शान्ताराम पोटदुखे) : (क) वित्तीय वर्ष 1991–92 के दौरान सरकार द्वारा किफायत बरतने के लिए किए गए उपायों में प्रथम श्रेणी द्वारा हवाई यात्रा पर प्रतिबन्ध लगाना दौरे पर होने पर होटल के कमरों के सेट में रहने पर प्रतिबन्ध लगाना प्रशिक्षण कार्यक्रमों में भाग लेने हेतु हवाई यात्रा तथा ए. सी. सी. प्रथम श्रेणी में यात्रा पर प्रतिबन्ध लगाना घरेलू तथा अन्तर्देशीय दोनों तरह की यात्राओं पर 20% की सामग्र कटौती करना पेट्रोल/डीजल की खपत/व्यय में कटौती करना समयोपरि भत्ते पर व्यय को प्रतिबन्ध करना तथा 10% टेलीफोन लाइनें अभ्यर्पित शामिल हैं । सम्मेलनों/सेमिनारों/कार्यशालाओं, मनोरंजन (मध्याह्न) रात्रि भोजों सहित, वाहनों की खरीद, सजावटी बिजली के उपयोग पर प्रतिबन्ध तथा बिजली की खपत पर व्यय में कटौती आदि के बारे में 1990–91 में जारी किए गए अनुदेश 1991–92 में भी जारी रहे ।

ये विभिन्न किफायत बरतने सम्बन्धी उपाय चालू वित्तीय वर्ष के दौरान भी लागू हैं।

(ख) ऊपर बताई गई विभिन्न मदों पर व्यय के बारे में सूचना केन्द्रीय तौर पर संकलित नहीं की जाती है । इसलिए इन उपायों के वित्तीय प्रभाव की राशि को बता पाना कठिन है ।